



State Corporation Commission
Bureau of Insurance

The Office of the Managed Care Ombudsman
...assisting individuals covered by managed care...

Our Role

The principal function of the Office of the Managed Care Ombudsman is to help Virginia consumers who have health insurance provided by a Managed Care Health Insurance Plan (MCHIP), such as a Health Maintenance Organization or Preferred Provider Organization. Our office was created to promote and protect the interests of covered persons under MCHIP plans in the Commonwealth of Virginia. We can assist consumers in understanding and exercising their rights of appeal of adverse decisions made by MCHIPs. We will also conduct consumer outreach efforts so that more Virginians are aware of the Bureau of Insurance, and how the Managed Care Ombudsman can provide assistance.

What you need to do

Know your responsibilities. Read and review your Evidence of Coverage (EOC) or your Benefits Booklet. These resources often provide information about your benefits, and what your plan covers and does not cover. The EOC/Booklet also summarizes your rights of appeal and grievance in many cases.

Know your rights. There are special laws governing the activities of MCHIPs that are designed to protect consumers. You can find out more by contacting our office.

Sometimes, by **knowing your benefits and your rights**, you can answer your own questions and resolve your concerns. If, however, you believe that there is a problem regarding your MCHIP and its handling of your benefits, get in touch with us. Our goal is to assist you through the Appeals and Grievance Process of your MCHIP and to answer questions when possible. If we determine that your situation falls under the authority of another government agency, we will put you in touch with that agency.

How we can help

This is what we can do:

- ✓ ...answer inquiries and questions about MCHIPs and managed care.
- ✓ ...upon receipt of a signed inquiry form or letter from the consumer requesting assistance, attempt to help individuals understand and pursue their rights of appeal of adverse decisions made by MCHIPs.
- ✓ ...answer questions about regulatory requirements affecting MCHIPs and provide information about mandated benefits.
- ✓ ...speak to interested groups to discuss managed care and MCHIPs.
- ✓ ...develop written information describing different types of MCHIPs and make such information available to consumers, as it is available.

This is what we cannot do:

...investigate or resolve complaints, but we can refer individuals who have a complaint to the internal review mechanisms at the MCHIP or to the appropriate government agency.

Commonly Asked Questions

What is an Ombudsman?

An Ombudsman is someone who represents or protects the interests of another individual and educates consumers about their rights and how to advocate on their own behalf.

What are my rights if I disagree with an action taken by the MCHIP?

You have a right to appeal the MCHIP's decision as outlined in your Evidence of Coverage or Certificate. Also, the insurance laws of Virginia afford you certain rights. If, after reviewing your coverage and/or after contacting the MCHIP, you still have concerns, you may contact the Office of the Managed Care Ombudsman.

Can the Office of the Managed Care Ombudsman make my MCHIP pay for services?

No, we cannot require that benefits be paid; however, we can assist you in understanding your rights, and we can help you through the appeal process.

How long will it take for the Office of the Managed Care Ombudsman to respond to me?

The Office of the Managed Care Ombudsman attempts to respond as quickly as possible. Many cases can be resolved within 10 days; more complex cases can take much longer.

To Contact the Office of the Managed Care Ombudsman:

ADDRESS: Office of the Managed Care Ombudsman
Bureau of Insurance
P.O. Box 1157
Richmond, VA 23218

TELEPHONE: TOLL FREE: (877) 310-6560
Richmond Metropolitan Area: (804) 371-9032

E-MAIL: ombudsman@scc.state.va.us

INTERNET: Information regarding the Ombudsman may be found by accessing the State Corporation Commission's web page at: <http://www.state.va.us/scc>